Welcome to DialogClassic Web(tm)

*** ANNOUNCEMENT ***
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--File 654 - US published applications from March 15, 2001 to the
present are now online. Please see HELP NEWS 654 for details.

```
***
```

--File 581 - The 2003 annual reload of Population Demographics is
complete. Please see Help News581 for details.

```
***
***
```

--File 990 - NewsRoom now contains February 2003 to current records.
File 992 - NewsRoom 2003 archive has been newly created and contains
records from January 2003. The oldest months's records roll out of
File 990 and into File 992 on the first weekend of each month.
To search all 2003 records BEGIN 990, 992, or B NEWS2003, a new
OneSearch category.
```
***
```
--Connect Time joins DialUnits as pricing options on Dialog.
See HELP CONNECT for information.
```
***
```
```
***
``` --SourceOne patents are now delivered to your email inbox
as PDF replacing TIFF delivery. See HELP SOURCE1 for more
information.
```
***
```
--Important news for public and academic
libraries. See HELP LIBRARY for more information.
```
***
```
--Important Notice to Freelance Authors--
See HELP FREELANCE for more information
```
***
```
NEW FILES RELEASED
***World News Connection (File 985)
***Dialog NewsRoom - 2003 Archive (File 992)
***TRADEMARKSCAN-Czech Republic (File 680)
***TRADEMARKSCAN-Hungary (File 681)
***TRADEMARKSCAN-Poland (File 682)
```
***
```
UPDATING RESUMED
```
***
```
RELOADED
***Population Demographics -(File 581)
***CLAIMS Citation (Files 220-222)

REMOVED
```
***
```
*** DIALOG HOMEBASE(SM) Main Menu ***

Information:
 1. Announcements (new files, reloads, etc.)
 2. Database, Rates, & Command Descriptions
 3. Help in Choosing Databases for Your Topic
 4. Customer Services (telephone assistance, training, seminars, etc.)
 5. Product Descriptions

Connections:

6. DIALOG(R) Document Delivery
7. Data Star(R)

/H = Help   /L = Logoff   /NOMENU = Command Mode

Enter an option number to view information or to connect to an online
 service. Enter a BEGIN command plus a file number to search a database
(e.g., B1 for ERIC).
?

B IGOR705
>>>   77 does not exist
>>>1 of the specified files is not available
       29jul03 12:47:25 User268082 Session D32.1
             $0.00   0.234 DialUnits FileHomeBase
     $0.00 Estimated cost FileHomeBase
     $0.06 INTERNET
     $0.06 Estimated cost this search
     $0.06 Estimated total session cost   0.234 DialUnits

SYSTEM:OS - DIALOG OneSearch
   File   2:INSPEC 1969-2003/Jul W3
          (c) 2003 Institution of Electrical Engineers
*File   2: Alert feature enhanced for multiple files, duplicates
removal, customized scheduling. See HELP ALERT.
   File   9:Business & Industry(R)   Jul/1994-2003/Jul 28
          (c) 2003 Resp. DB Svcs.
   File 15:ABI/Inform(R)   1971-2003/Jul 26
          (c) 2003 ProQuest Info&Learning
*File 15: Alert feature enhanced for multiple files, duplicate
removal, customized scheduling. See HELP ALERT.
   File 16:Gale Group PROMT(R)   1990-2003/Jul 29
          (c) 2003 The Gale Group
*File 16: Alert feature enhanced for multiple files, duplicate
removal, customized scheduling. See HELP ALERT.
   File 20:Dialog Global Reporter 1997-2003/Jul 29
          (c) 2003 The Dialog Corp.
   File 35:Dissertation Abs Online 1861-2003/Jun
          (c) 2003 ProQuest Info&Learning
   File 65:Inside Conferences 1993-2003/Jul W4
          (c) 2003 BLDSC all rts. reserv.
   File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Jun
          (c) 2003 The HW Wilson Co.
   File 148:Gale Group Trade & Industry DB 1976-2003/Jul 29
          (c)2003 The Gale Group
*File 148: Alert feature enhanced for multiple files, duplicate
removal, customized scheduling. See HELP ALERT.
   File 160:Gale Group PROMT(R)   1972-1989
          (c) 1999 The Gale Group
   File 233:Internet & Personal Comp. Abs. 1981-2003/Jun
          (c) 2003 Info. Today Inc.
   File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Jun
          (c)2003 Info.Sources Inc
   File 275:Gale Group Computer DB(TM) 1983-2003/Jul 29
          (c) 2003 The Gale Group
   File 347:JAPIO Oct 1976-2003/Mar(Updated 030703)
          (c) 2003 JPO & JAPIO

*File 347: JAPIO data problems with year 2000 records are now fixed.
Alerts have been run. See HELP NEWS 347 for details.
    File 348:EUROPEAN PATENTS 1978-2003/Jul W03
            (c) 2003 European Patent Office
    File 349:PCT FULLTEXT 1979-2002/UB=20030724,UT=20030717
            (c) 2003 WIPO/Univentio
    File 474:New York Times Abs 1969-2003/Jul 28
            (c) 2003 The New York Times
    File 475:Wall Street Journal Abs 1973-2003/Jul 28
            (c) 2003 The New York Times
    File 476:Financial Times Fulltext 1982-2003/Jul 29
            (c) 2003 Financial Times Ltd
    File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
            (c) 2002 The Gale Group
*File 583: This file is no longer updating as of 12-13-2002.
    File 610:Business Wire 1999-2003/Jul 29
            (c) 2003 Business Wire.
*File 610: File 610 now contains data from 3/99 forward.
Archive data (1986-2/99) is available in File 810.
    File 613:PR Newswire 1999-2003/Jul 29
            (c) 2003 PR Newswire Association Inc
*File 613: File 613 now contains data from 5/99 forward.
Archive data (1987-4/99) is available in File 813.
    File 621:Gale Group New Prod.Annou.(R) 1985-2003/Jul 29
            (c) 2003 The Gale Group
    File 624:McGraw-Hill Publications 1985-2003/Jul 28
            (c) 2003 McGraw-Hill Co. Inc
*File 624: Homeland Security & Defense and 9 Platt energy journals added
Please see HELP NEWS624 for more
    File 634:San Jose Mercury   Jun 1985-2003/Jul 27
            (c) 2003 San Jose Mercury News
    File 636:Gale Group Newsletter DB(TM) 1987-2003/Jul 29
            (c) 2003 The Gale Group
    File 810:Business Wire 1986-1999/Feb 28
            (c) 1999 Business Wire
    File 813:PR Newswire 1987-1999/Apr 30
            (c) 1999 PR Newswire Association Inc

        Set   Items   Description
        ---   -----   -----------
?

S FUTURE (20N)(RATE? OR TARIFF? OR SUBSCRIPTION?) (20N)CHANGE
Processing
Processed 10 of 28 files ...
Processing
Processed 20 of 28 files ...
Processing
Completed processing all files
        8032994   FUTURE
        9544343   RATE?
         516815   TARIFF?
         580171   SUBSCRIPTION?
        6846571   CHANGE
    S1   18124   FUTURE (20N)(RATE? OR TARIFF? OR SUBSCRIPTION?)
                  (20N)CHANGE
?

S S1 AND (BILLING (2N) CYCLE)
          18124 S1

```
          469238  BILLING
         1376034  CYCLE
            4468  BILLING(2N)CYCLE
   S2        3  S1 AND (BILLING (2N) CYCLE)
?
```

T S2/TI,KWIC/1-3

2/TI,KWIC/1   (Item 1 from file: 20)
DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

The Kansas City Star, Mo., At Your Service Column

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   I spoke with someone in customer service who indicated that on
transferred balances the interest **rate**was still 2.99 percent. But on
purchases or cash advances the **rate** would be different.
       Again, I asked if the interest**rate**would□change□on transferred
balances in the near **future**. I was told it would not□change□ . I
emphatically questioned the representative on this issue two or three times
and was given...

...time.
       When I got my May statement, I discovered that Chase had increased the
interest **rate** from 2.99 percent to 13.49 percent. I specifically asked
about the rate change...

... 2.99 percent rate was valid from the time you opened your account until
your **billing**   **cycle**ended in February 2001, or as long as the account
remained in good standing.
       After...
... to extend the 2.99 percent interest rate for an additional 12 months
(until your **billing** **cycle** ends on July 2002).
       We hope your situation will be a remainder to others to...

2/TI,KWIC/2   (Item 2 from file: 20)
DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

Easy Credit on Campus Puts Some Students in Financial Trouble

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   emergencies, and it helps them build a healthy credit history to
draw on in the **future** , she said.
       "We treat them as adults, which is what they are," Mendler said. "It
...

... a long-term relationship with the customers after they finish college,
when their needs will **change** to mortgages and such."
       The **rate**Citibank charges for the student cards is almost universal
among card-issuers: Prime, plus 9...

...that add to the cost, such as late payments and over-limit fees and two-
cycle   **billing**, which requires at least two back-to-back no-balance
months to avoid interest charges...

2/TI,KWIC/3   (Item 1 from file: 148)

Circular A-87 revised. (Office of Management and Budget Circular A-87)

...   expenses for normal operating purposes. The 60-day timeframe should
correspond with the agency'sbilling   cycle . A greater working capital
reserve can be granted by the federal cognizant agency for unusual...

...include a cash refund to the federal government for overpayment, credits
to programs, adjustments tofuturebilling⃞rates⃞ , and adjustments to
the agency's cost allocation plan. Final adjustments are subject to a cap
of $500,000. This was a majorchangefrom earlier versions of the draft
circular which established the cap at a lower threshold...
?

Set   Items   Description
S1   18124   FUTURE (20N)(RATE? OR TARIFF? OR SUBSCRIPTION?) (20N)CHANGE
S2   3   S1 AND (BILLING (2N) CYCLE)
?

S S1 AND UTILITY AND (CUSTOMER? (20N) INDICAT??? (20N) FUTURE (20N) (RATE? OR TARIFF
>>>Unmatched parentheses
?

S S1 AND UTILITY AND (CUSTOMER? (20N) INDICAT??? (20N) FUTURE (20N) (RATE? OR TARIFF
>>>Invalid syntax
?

S CUSTOMER? (S) INDICAT??? (S) FUTURE (S) (RATE? OR TARIFF?)_
>>>Invalid syntax
?

?

S CUSTOMER? (S) INDICAT??? (S) FUTURE
Processing
Processed 10 of 28 files ...
Processing
Processed 20 of 28 files ...
Processing
Completed processing all files
        9810342 CUSTOMER?
        5887725 INDICAT???
        8032994 FUTURE
    S3   34978 CUSTOMER? (S) INDICAT??? (S) FUTURE
?

S S 1 AND S3
            0 S 1
        34978 S3
    S4   0 S 1 AND S3
?

?

```
Set     Items   Description
S1      18124   FUTURE (20N)(RATE? OR TARIFF? OR SUBSCRIPTION?) (20N)CHANGE
S2          3   S1 AND (BILLING (2N) CYCLE)
S3      34978   CUSTOMER? (S) INDICAT??? (S) FUTURE
S4          0   S 1 AND S3
?

S S1 AND UTILITY
            18124  S1
          1455851  UTILITY
        S5   1282  S1 AND UTILITY
?

S S5 AND (INDICAT? (S) DESIR?? (S) (RATE? OR TARIFF?)
>>>Unmatched parentheses
?

S S5 AND (INDICAT? (S) DESIR?? (S) (RATE? OR TARIFF?))
Processing
Processed  10 of  28 files ...
Processing
Processed  20 of  28 files ...
Processing
Completed processing all files
            1282  S5
         6110361  INDICAT?
         2042690  DESIR??
         9544343  RATE?
          516815  TARIFF?
           13244  INDICAT?(S)DESIR??(S)(RATE? OR TARIFF?)
        S6    16  S5 AND (INDICAT? (S) DESIR?? (S) (RATE? OR TARIFF?))
?

T S6/TI,KWIC/1-16
```

 6/TI,KWIC/1   (Item 1 from file: 15)

A survey of manufacturing industry policy: From the tariff board to the productivity commission

...TEXT: Commission is interesting for political and economic reasons, but not least for what the name**change**signifies for the□future□direction

of industry policy. A brief history of the names of organizations responsible for making recommendations on industry policy is instructive. Evolution from the **Tariff** Board of the 1920s into the Industries Assistance Commission in the 1960s (IAC) signalled a...both the private and public sectors so that economic growth could be achieved without high **rates**of inflation. There were three distinct components to restructuring the economy. The first was deregulation...

... second was reduction or removal of trade protection, particularly for specific industries with very high**rates**of protection. This☐indicated☐ a clear recognition of the failure of protectionist policies to generate the **desired** levels of efficiency in the protected industries. There was also a shift to encouraging exports and research and development, considered to be key components in establishing a strong growth**rate** . At the same time, it was acknowledged that protected industries would undergo structural adjustment, sometimes...
... consumers at lower prices. Both sectors had been subject to regulation because of the public **utility** aspect of the services they provided. However, in the 1980s there was a significant shift...

6/TI,KWIC/2   (Item 1 from file: 148)
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

Demand for international reserves: a review article.(money supply)(Statistical Data Included)

...   regime with no capital flows in an expenditure reducing model. He postulates that nations receive**utility**from holding reserves because reserves reduce adjustment costs. However, there exists an opportunity cost of ...reserve level, R, and its desired level, (R.sup.*). Theoretically, Clark believes there exists a **utility**curve of different combinations of (R.sup.*) and (gamma) that maintain a constant probability of...to hold less reserves if their capital account is highly elastic with respect to interest**rate**movements, because then rapidity of adjustment to☐desired☐ reserved is much faster. Classen (1975), following Miller-Orr's (1966) money demand model, also...

...theoretically verified that central bank reserve holding behaviours will generally be dissimilar, when a floating**rate**regime is in place than during a fixed**rate**regime, except under two special circumstances. Consequently, Grimes**indicates**that reserve demand will be the same across the two unique ...work was the first cross-sectional study to identify a significant relation between an interest**rate**(opportunity cost) and reserve demand. Iyoha also introduced a distributed lag adjustment model by distinguishing between a country's actual reserves (R) and their**desired**reserves ((R.sup.*)). Kenen and Yudin (1965) had implicitly assumed that the speed of adjustment was instantaneous by not distinguishing between**desired**reserves ((R.sup.*)) and ...sup.*) - (R.sub.-1)) + (beta)(R.sub.-1), where a large value of (gamma) would **indicate**more rapid adjustment between optimum☐desired☐reserves and actual reserves. Following Clark (1970a), Iyoha specified a stochastic **utility**maximizing model where a nation maximizes its discounted national income flow by optimizing reserve holdings...

...export receipts ((X.sup.e)), the variability of export earnings (((sigma).sup.2)), the interest**rate**on its foreign reserve holdings (r), the degree of openness of the economy, and its...Hippie (1979: 612) believed that Iyoha misinterpreted the significant positive relation between the domestic interest**rate**and reserve demand for LDCs. Iyoha had

postulated that the higher the domestic interest**rate** , the greater the optimal level of reserves, because the elevated domestic interest**rate** implies a lower opportunity cost of holding reserves--`inverse proxy' (Iyoha, 1976: 352). In contrast, Hipple (1979: 612) argued that the relevant interest**rate**is an external□rate□of interest because LDC reserves are held in US dollar-denominated deposits outside the country. Consequently, all LDCs receive the same US**rate**of interest and this interest**rate**does not vary from LDC to LDC. Hence, this would not be identified by a cross-sectional study. Further, Shinkai (1979: 614) stated that Iyoha's `inverse proxy' of yield-**rate**on foreign exchange is not theoretically sound, perhaps, even if there was variation across countries ...to be unstable for a large number of developed and less developed countries. Therefore, any**future**study must include variables that could account for a**change**in exchange□rate□regime as well as supply shocks.

Simultaneous equations and gold price

Pre- 1981 empirical studies...for countries with highly developed capital markets'.

Speed of adjustment and disequilibrium models

Prior discussion**indicates**that flexible exchange□rate□systems would allow countries to economize international reserve holdings, induce a faster speed of adjustment frto equilibrium balance of payments, and move actual reserves into equality with**desired**reserves much more quickly. However, Bahmani-Oskooee (1988a) pointed out that the international exchange**rate**system is a managed-float and managed floating requires all countries to hold reserves. Further, countries may hoard reserves due to the expectation of returning to a pegged-**rate**system. Similarly, countries also set aside reserves as collateral against their foreign borrowings. Consequently, although nations will retain less reserves under a flexible-**rate**system than a par value system, they will still carry some positive amount of reserves...influence a nation's demand of reserves. Clark (1970) and Heller (1966) used a microeconomic**utility**maximizing approach and postulated that the optimal level of reserves depended on the marginal adjustment...

6/TI,KWIC/3   **(Item 2 from file: 148)**
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

III. Increasing efficiency and reducing complexity in the tax system.

...   regardless of which partner earns the income. On the other hand, there is also a**desire**to ensure that a married couple does not face higher taxation than an unmarried couple with the same income. These are conflicting goals when**rates**are progressive. It is impossible to have a progressive**rate**structure and not change the tax burden when two earners marry without having income splitting...

...longer run US tax policy has oscillated in its objectives. As this shifting policy response**indicates** , the horizontal equity objective, neutrality with respect to marriage and a progressive tax system have...the relative price of labour to the detriment of people with higher incomes. Whether overall**utility**improves depends on the weight that that is given to the**utility**of low-income people versus that of high-income people. Simulations based on plausible labour...

...On balance, such simulations suggest that the EITC might be worthwhile for society if the**utility**of poor people is valued highly. (26) The simulations are only illustrative but nonetheless highlight...the gains to welfare that might accrue from the redistribution of income, as the marginal**utility**of lower income people is generally implicitly valued

more highly by society than that of...

...between equity and efficiency though, it may be that the relative
weights given to the **utility** of different income groups vary across
countries. Some empirical support for such differences comes from...areas
fund, a tele-connect fund and a hearing-impaired fund. Finally, there is
state **utility** tax and the federal excise tax to be paid.
　　　　(60.) The benchmark estimates of these...Treasury, May.
　　　　National Civil Aviation Review Commission (1997),
　　　　Avoiding Aviation Gridlock and Reducing the Accident **Rate** : A
Consensus for **Change** , Washington, DC, December.
　　　　National Energy Policy Development Group (2001),
　　　　Reliable, Affordable, and Environmentally Sound Energy for America's
Future , Report of the National Energy Policy Development Group, US
Government Printing Office, May.
　　　　National Research Council (2001),
　　　　Climate **Change** Science: An Analysis of Some Key Questions,
Committee on the Science of Climate **Change** , Division of Earth and Life
Sciences, National Academy Press, May
　　　　Neubig, Thomas S. and David...

6/TI,KWIC/4　　　**(Item 3 from file: 148)**
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

Safeguarding Macroeconomic Stability at Low Inflation.

...　　　led some countries to pursue a disinflationary monetary policy
malting use of an array of **indicators** of monetary conditions and the
expected future course of inflation. For the three major economies...

...to correspond to a policy reaction function whereby the central bank
seems to adjust interest **rates** in response to deviations of projected
inflation from the **desired** **rate** or range and in response to the
position of output relative to trend. (5) In particular, in response to a
rise in projected inflation relative to the "target" **rate** , the central
bank seems inclined to raise nominal interest **rates** by a greater amount
than the increase in inflation so that the real interest **rate** rises and
dampens demand. (6)
　　　　Exchange rate targeting was used most prominently in reducing
inflation...are several aspects to this.
　　　　One is that reasonable price stability--that is, a low **rate** of
change of the aggregate price level--is an essential element of
macroeconomic stability. The distortionary and harmful effects of inflation
are well known. By distorting relative price signals, increasing
uncertainty about **future** prices, and generally reducing the information
content of the price system, inflation distorts the allocation...on how
stock returns (including the potential for corporate default) are
correlated with the marginal **utility** of consumption.
　　　　(75.) Because of discounting, near-term changes in the underlying
variables have greater...depicts two representative simulation results from
the OW study, showing how the zero nominal interest **rate** floor becomes a
binding constraint on expansionary monetary policy when policymakers target
a zero inflation **rate** in case of an adverse demand shock (top panels of
the figure) and in the...

...response to the adverse demand shock at the low target (and thus steady
state) inflation **rate** , monetary authorities cannot lower the policy⬜rate⬜
by as much as **indicated** by the policy reaction function because the
policy **rate** attains its zero floor (panel 1). This in turn prevents the

real long-term**rate**from falling as much as implied by a "normal" (i.e., unconstrained) policy response. Consequently, monetary policy is unable to provide the**desired**demand stimulation, resulting in a larger temporary decline in inflation and output than**desired**(panel 2). It is interesting to note that the zero interest**rate**constraint inflicts the largest losses in ou tput (relative to the unconstrained case) not in...

...of the positive supply shock in the form of increased output. But the zero interest**rate**floor prevents monetary policy from easing sufficiently (panel 3): real long term**rates**will rise rather than fall, causing demand and thus output to decline rather than increase...

6/TI,KWIC/5   (Item 4 from file: 148)
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

Energy-efficiency investments and public policy.

...   wait if those adoption costs are expected to fall over time at a sufficiently rapid**rate** .
       By adopting appropriate functional forms for g([center dot]) and L([center dot]) in the retrofit context, we have:
       [Mathematical Expression Omitted]
       Equation (5) is a statement about the current**rate**of energy savings; it does not involve present values of**future**streams, in contrast with equation (2) in the new construction case. On the other hand, it does include the time**rate**of☐change☐of adoption costs, which brings into play current expectations of**future**adoption costs. Put more concretely, to the extent that one expects that compact fluorescent light
...in the form of subsidies or tax credits ([X.sub.iT]).
       Despite the irrelevance of**future**energy price paths, equation (5) reminds us that the current time**rate**of☐change☐of adoption costs does matter. In particular, it can pay to wait if purchase or...of building codes in the new-construction context. Although regulations can--in theory--have the**desired**effect, our analysis☐indicates☐that a one-time change in regulatory stringency should not be expected to lead automatically...
...adoption increases dramatically in that year and then continues to increase at a much slower**rate**to the peak year of 1983. Subsequent to that time, however, the effects of falling energy prices dominate, and we find the**rate**of diffusion falling gradually despite the constant level of regulation. Conventional regulations, like market-based...1993b).
       12. It is also possible that energy conservation enters directly in some people's**utility**functions. Further, note that if the homeowner is not risk-neutral, the riskiness of the...

...and Metcalf (1992) examine the effect of uncertainty on the retrofit decision. By focusing on**utility** -maximization instead of cost-minimization, we could also investigate the possibility that the optimal consumption...

6/TI,KWIC/6   (Item 5 from file: 148)
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

Tax timing and liquidity constraints: a heterogeneous-agent model.

...   incidence of liquidity-constrained behavior, it is necessary to impose some fundamental difference in the**utility**functions or budget constraints facing the two different types of families. This paper uses a

...microeconomic model, each family has three overlapping generations, and agents are assumed to include the utility of the next generation in their own utility . Therefore, RE need not fail due to the absence of intergenerational linkages. The time profile...

...analysis shows that families whose young face binding liquidity constraints in steady state discount the utility of their children at a relatively high rate. Such families also provide no bequests in...

...terms. (1)
    An agent's objective is to maximize the expected discounted value of the utility of his own consumption in each of the three periods of life plus the expected discounted value of his heir's utility , subject to budget constraints. To focus on liquidity constraints, we abstract from the possibility of...net asset position.(3) Furthermore, bequests and transfers cannot be negative, since, given the postulated utility functions, younger agents will not choose to transfer resources to their parents.(4) An agent...

...step in setting up the optimization problem is expression of each agent's objective function. Utility is assumed to be separable both intertemporally and intergenerationally, and the function u(c) is...

...Mathematical Expression Omitted]
    where [Beta] is the agent's discount factor for his own future utility , y is his discount factor for his heir's☐utility☐ , and [E.sub.t] denotes an expectation conditional on all information available at time t
...

...own wage earnings and from transfers made by middle-aged parents, to equate the marginal utility of consumption when young with the expected discounted value of the marginal utility of consumption when middle-aged. If resources available while young are insufficient, then agents would...

...inequality holds with equality when middle-aged agents use transfers to raise the discounted marginal utility of consumption by the young to their own discounted marginal utility . Therefore, equality represents an operative middle-age transfer. To resolve potential indeterminancy regarding the distribution...

...holds with equality if agents can choose consumption in middle-age to equate its marginal utility with the expected discounted marginal utility of consumption when old. The inequality holds when agents would prefer to borrow against old...

...the second part implies that old-age consumption across generations is changing at the optimal rate . Inequality☐indicates☐a frustrated☐desire☐ to borrow against an heir's future income.
    Equations (4) above can be used to...heterogeneity are dictated by the microeconomic model. Therefore, some families are assumed to discount the utility of their children at a rate equal to the interest rate while others use a...

...The two representative families differ only in the discount rate which they apply to the utility of their heirs. We also assume that high-discount-rate families face binding liquidity constraints...

...profile of nondistortionary taxes on the economy are analyzed.

Aggregate Consumption
Families who discount the utility of their children at a rate equal
to the interest rate are purely Ricardian. Equalities...

...Euler equation, which relates the rate of time preference to the
interest rate. Assuming logarithmic utility , consumption per Ricardian
household changes according to (10) [Mathematical Expression Omitted] where
[Gamma] should now...the new steady state in period 1, when taxes
increase.(14) Therefore, when the policy change is announced and taxes
are cut at time t = 0, Ricardian consumption falls from A to a point like C
in Figure 2.15 Intuitively, Ricardian consumption falls since higher
future interest□rates□reduce the present value of labor income.
At the same time, Keynesian consumption rises by...

...that the initial downward jump in consumption by Ricardian agents is not
due to a change in the interest□rate□relative to time preference, but
rather to an unexpected event that causes a discrete consumption jump.(17)
Higher future interest□rates□lower the present discounted value of
future labor income.
The effects of the one-period budget deficit, induced by a tax cut...
who face binding liquidity constraints from others, is the rate of discount
applied to the utility of future generations. Families with a high rate
of discount do not grant bequests, and they have young agents who face
binding liquidity constraints. Families who discount the utility of their
children at a rate equal to the interest rate grant bequests and have...

6/TI,KWIC/7   (Item 6 from file: 148)
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

The transmission channels of monetary policy: how have they changed?
(includes related information on credit rationing)

...   the dependence of the duration of coupon bonds, such as corporate
bonds, on the interest rate . (8)
The institutional changes noted earlier-in foreign exchange markets,
in housing finance, and in household and corporate balance sheets--did not
in themselves necessitate any change in the behavior of the corporate
bond rate in the 1980s. Nevertheless, the relation between the bond□rate□
and its determinants may have changed because the assumptions underlying
the formation of expectations of future short-term interest□rates□ --that
they are based on past short-term interest rates and inflation rates--might
not...

...9) These results are consistent with the hypothesis that investors
believe the current short-term rate to be a better predictor of□future□
short-term rates than it was earlier and therefore link the long-term
rate to the current short-term□rate□more quickly than previously.
Although the faster passthrough of a change in the short-term□rate□to a
change in the long-term□rate□is significant statistically, the change
is too small to have much effect on output in...changed are carried out
with the MPS equation for residential construction. This equation relates
the desired stock of housing to a proxy for permanent income and to the
cost of capital for housing and explains actual construction expenditures
as adjusting with some lag to the desired housing stock. (19) Estimates
indicate that expenditures also depend on the change in the unemployment
rate and have been constrained at various times by credit rationing in the
mortgage market. (20...sensitivity of home buyers. The intercept would
capture the former effect.
22. The estimated coefficients indicate that an increase of 1

percentage point in the mortgagerate directly reduces residential
construction expenditures 16 percent in the early period and 9 percent in
the later period, in each case within one year of the initial rise in the
rate . The difference is not statistically significant. In a second test to
detect change in the sensitivity of the**desired**housing stock to the cost
of capital, the intercept is constrained to be unchanged over...
construction spending that excludes expenditures on petroleum and mining,
which are modeled separately, and public**utility**investment other than
telephone and telegraph investment, which is exogenous in the model.
    26. The...

6/TI,KWIC/8   **(Item 7 from file: 148)**
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

Monetary policy uncertainty, money elasticities, and interest rates.

...   money and interest rates is developed in a model in which agents
maximize the expected**utility**of wealth, using recent policy experience
and related information to form expectations about volatility and...

...variance of returns – in the equation.
    The money holder is assumed to maximize the expected**utility**of
future wealth, where the growth of wealth is given by a stochastic
differential equation...

...assets, and z(t) a standard normal random variant.(4) Portfolio holders
maximize the expected**utility**of future wealth by the appropriate choice
of asset proportion [a.sub.M], given the...

...nearly standard money demand function except for the presence of v. If
other well-known**utility**functions are used in the derivation, the
results are similar but not identical. For example, if**utility**is
quadratic in wealth, a money demand function is derived in which risk (v)
is...to the volatility of interest rates, which could be interpreted as a
decrease in the**utility**of the services of money in volatile policy
periods. Finally, [D.sub.1.], the coefficient...1, for regime two we expect
[d.sub.5] < O as greater volatility reduces the**utility**of the
transactions services of money and [d.sub.7] > O as greater volatility
reduces...measure assumes that any change is a surprise, so that an
announced non-zero growth**rate**is unexpected. This measure is designated
[u.sub.1W.] Since the money supply is often...

...for this study. One is that the survey began in 1977, providing less
data than**desired**covering the pre-1979 policy experience. Also, the
survey is based on expert opinion from...

...market role. On the other hand, the measure is worth retaining because
some studies have**indicated**that this survey of money data may be a good
proxy for expectations [6].
    The...their response to short-term market interest rate changes.
Instability of money thus lowers the**utility**of its transactions services
relative to income and decreases the information that asset holders receive
...changes. Second, money holders and suppliers may have learned something
from their experiences that will**change**their reaction to□future□
announcements of similar regimes.
    REFERENCES
    [1.] Antoncic, Madelyn. "High and Volatile Real Interest**Rates** :
Where Does the Fed Fit In?" Journal of Money, Credit, and Banking, 18, 1
(February...

**Control for vehicle including electric motor powered by engine driven
generator**
Fahrzeugsteuerungssystem mit generatorbetriebenen Elektromotor
**Systeme de controle pour vehicule avec generateur pour alimenter un
electromoteur**

...SPECIFICATION wheels. Several examples of such vehicles are available.
  One such example is disclosed in JapaneseUtilityModel Application
Pre-Grant Publication No. S55-110328, published August 2, 1980. In this
example...VWrr;
(DELTA)VF: Slip speed or acceleration·slip;
Tm: Motor torque of motor 4;
TM:**Desired**value of motor torque Tm (or☐desired☐motor torque);
Rp: Pulley ratio between a pulley on engine 2 and a pulley on...

...7;
Rhom: The efficiency of motor 4;
TMmax: The maximum torque of motor 4 that**indicates** capability limit
of motor 4 under current operating condition of generator 7;
Fnrq: Flag that...
...Field current of motor 4;
Ia: Armature current of generator 7, which armature current is
indicativeof armature current of motor 4 upon supply of electric power
from generator 7;
Ifh: Field current of generator 7;
V:**Desired**value of output voltage of generator 7;
...of driving torque DT;
DTnd: Future value of driving torque DT after shift-down;
Th:**Desired**value of load torque applied to engine 2 by generator 7 for
generation of electric...

...at front road wheels 1L and 1R;
  Rhm: Generator-to-motor (GTM) ratio (= NhNm).
DTVO:**Rate**of☐change☐in accelerator pedal position (or the first
derivative of accelerator pedal position TVO);
STVO:**Future**value of accelerator pedal position a predetermined
period of time after;
SOUTRPM:**Future**value of transmission output shaft speed a
 predetermined period of time after.
  In one embodiment...value of No to give a difference. Dividing this
difference by 4 (four) provides a**change**in transmission output shaft
speed No for a predetermined interval of 10 milliseconds.
  In box S608, the controller 8 predicts a**future**value STVO of
accelerator pedal position TVO. In this example, adding the current value
of TVO to the product of the**rate**of☐change☐in accelerator pedal
position DTVO and 20 (twenty) gives the**future**value STVO to be
accomplished 200 milliseconds after.
  In box S609, the controller 8 predicts a**future**value SOUTRPM of
transmission output shaft speed No. In this example, adding the current
value of No to the product of the**rate**of☐change☐in transmission
output shaft speed and 20 (twenty) gives the**future**value SOUTRPM to be
accomplished 200 milliseconds after.
  In box S610, the controller 8 predicts**future**gear position by
looking into a shift schedule map illustrated in Figure 19 using the...

...CLAIMS established in the automatic transmission and determines that
there is the need when the predicted**future**speed ratio is not
greater than a predetermined value.
11. The control system as claimed in claim 10, wherein the vehicle has an
accelerator pedal, and wherein the predicted**future**speed ratio is
determined on**rate**of□change□in position of the accelerator
pedal and**rate**of□change□in speed of the output shaft of the
automatic transmission.
12. The control system as...

6/TI,KWIC/10   (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

**System and method for dynamic multi-objective optimization of machine
selection, integration and utilization
System und Verfahren zur dynamischen, mehrfach objektiven Optimierung der
Auswahl, Integration und Nutzung von Maschinen
Systeme et procede d'optimisation dynamique et multi-objective de
selection, integration et utilisation de machines**

...SPECIFICATION to identify configurations of the various components so as
to converge more closely to a**desired**business objective. For example,
assume a current business objective is to operate in a just...

...manner and reduce costs as well as satisfy customer demand. If the
inventory component 138**indicates**that finished goods inventory levels
are above a**desired**level, the ERP component 134 might determine based
on data from the**utility**component 136 and machine components 110 that
it is more optimal given the current business...

...to run the machines at 60% rather than 90% which would result in
machinery prognostics**indicating**we may extend the next scheduled
maintenance down time for another 4 months reducing the...
...expectancy of the machines as a result of operating the machines as a
reduced working**rate** .
   It is to be appreciated that optimization criteria for machinery
operation can be incorporated into...

...the health of the process equipment and process operation. More
importantly, it is possible to**change**how the system is controlled,
within certain limits, to alter the**rate**of machinery degradation or
stress. Using real-time diagnostic and prognostic information the subject
invention can be employed in connection with altering**future**state(s)
of the machinery. Given a current operating state for both the machinery
and...three types of node: chance nodes, which correspond to the nodes in
Bayesian belief networks;**utility**nodes, which represent the utilities
of decisions; and decision nodes, which represent decisions which can...

6/TI,KWIC/11   (Item 3 from file: 348)
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

**Direction indicating apparatus and method.
Richtungsanzeigegerat und Verfahren.
Appareil et procede d'indication de direction.**

...ABSTRACT A1
   A directgion**indicating**apparatus and method using a GPS receiver
(10) with processor (14, 16), memory (18), input (20, 201) and**indicator**

(22, 221, 222), uses conventional code pseudorange and carrier phase to
provide a compass function...

...12) is desirably held stationary while the directional vectors toward
the satellites and for the**desired**heading (21) are computed, the□rate□
of**change**of carrier phase determined and□future□carrier phase
predicted. The antenna (12) is then moved in a closed path (11) while...

...actual carrier phase are measured and converted to positional
perturbations which are resolved along the**desired**heading (21) and
normal thereto. As the antenna (12) moves around the closed path (11...

...maxima, minima or change sign and the processor (14, 16) uses this to
trigger the**indicator**(22, 221, 222) so that the□desired□heading is
apparent to the user (8). (see image in original document)

...SPECIFICATION a preferred method for the calibration and measurements
steps, including computing various factors useful for**indicating**the
desiredheadings. In a preferred embodiment, time dependent carrier
phase values $F(sub_{(mk)})(t)$ are...convenient to use time epoch durations
equal to the reciprocal of the carrier phase data**rate** , e.g., about in
the range 0.03-0.1 seconds. Thus, as used herein...

...calibration interval and taking on values t > N during the measurement
interval. The subscript **m** **indicates**that carrier phase values referred
to are measured values (e.g., obtained from GPS signal...

...about 2 seconds. It should be long enough to permit reasonably accurate
measurements of the**change**of carrier phase, so that sufficiently
accurate predictions of**future**carrier phase during the subsequent
measurement interval may be constructed, based on the values observed
during the calibration interval. With a carrier phase data**rate**of
about 5-20 observations per second and a calibration interval of about 2
seconds...present invention carries little or no cost or performance
penalty, while adding substantially to the**utility**of a GPS receiver
because a single hand holdable unit provides current heading as well...

6/TI,KWIC/12   (Item 1 from file: 349)

LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM
PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE

Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
...   FACTORS SUBJECT TO CHANGE
  Premium Load Percentages, Administrative Charges, Surrender Charge
  Factors, Cost of Insurance**Rates** .

  Mortality and Expense Risk Charge**Rates** , and Certificate Loan Factors
  may**change**from time to time subject to the maximums shown in Section
  1. In deciding whether to**change**any of these charges, We will
  periodically consider factors such as Our expectations of**future**
  mortality**rates** . investment earnings.

  persistency experience, applicable federal, state, and local taxes, and

operating expenses to see if **achange**in Our assumptions is needed.
Changes in these factors will be by class. All changes...

Claim
... in this Rider have the same meanings as in the Certificate unless
otherwise

.,ear!**y**indicated in this Rider.
PRESIM-NT SECRETARY
65
APPENDIX B
Product Definition
(9 M Financial Group...t
3.Z1 Maximum Mortality
In addition to the guaranteed mortality rates in the Carrier**Utility**
two factors will be defined to act as global maximum mortality charges,
up to a...

...age. A factor will be defined for each Male and Female lives. m'qm"' ->
Carrier**Utility**Defined Maximum Mortality Rate for Males up to maxqage.
MaVemle Carrier**Utility**Defined Maximum Mortality Rate for Females up
to maxqage. maxqage Maximum age to apply maximum...

...example,
Life Male could be table A, Life Female could be table D)
The Carrier**Utility**will allow for Tables to be named and associate a
rating factor to the table...permanent flat extras to only apply for a
fixed period of time so the carrier**utility**needs to define how long to
apply the permanent flat extra.
Carrier**Utility**Defined
Pen-nanentFlatExtraYr Carrier**Utility**Defined to Defined Number of
Years to
Apply Permanent Flat Extra
User Defined
TemporaryFlatExtra Amount...

...duration t (Typically used for Contagion Charges.) This needs to be
input in the Carrier**Utility**as a durational table that is iaentical
for all underwriting classes . Then for Survivorship Cases...

...lpx t-lpy (t
1 pX Xt-1 Py)
note: AC t Defined in Carrier**Utility**Table as a durational table. The
resulting q's are the frasierized q's which...expense charges, as well.
4 2 GuamnteedInterestAssumptionUsedForDiscountinginCOIralc
The illustration system needs to have a carrier**utility**defined input:
Guar i= Carrier**Utility**Defined Input for DB discounting in the COI
Calculation.
4 3 Fund Selection and Fund...

...net investment return.
TotalFundAdvFee
Total FundExpFee
Tota'FundRefund
4 4 NetInvestmentRate
The annual net investment**rate** , Net i , to be used in the calculation
of investment income in section
6 5...

...have an effect on the policy performance. Modules will allow the user to

define a **desired** compensation pattern. Then, combinations of these modules may be defined by the sum of scalar...

...FACTORS
5,23 State Premium Taxes
The state premium tax is set in the carrier **utility** of the illustration system. State Premium tax will be specified on a state specific basis...
...of State Premium Tax below.
State =Two letter State Code
PremTax = State Specific defined in **utility**
PrerntaxYr =Year to end Premium Tax Amortization
(PremtaxYr must be less than or equal to...

...10 policy durations. The User has the option to specify a shorter applicable period if **desired** .

2 Premium tax amortization allowed on Eligible Excess Premium in Year 1 Only.
5 2...

...percent of premium charge. The percent cost will be specified in the carrier set up **utility** . The user will have an option to apply this charge on a matched basis as...

...2. See restrictions on amortization of DAC below.
DACTax = Percent of Premium amount defined in **utility**
DACtaxYr =Year to end DAC Tax Amortization
75
(DACtaxYr must be less than or equal...selection. Each module will have user specified inputs and table data from the Carrier setup **utility** . The following sections will describe in detail how to calculate the contribution to each load...

o

...to be applied. Default should be 1 00%.
Module I will have the following Carrier **Utility** defined inputs:
The Carrier Setup **Utility** will specify the following factors and tables to be used in the module calculations. colmimultx,t Carrier **Utility** defined table of COI Multiplicative factors for each age, sex, underwriting class and duration. COIMlAdd,,t Carrier **Utility** defined table of COI Additive factors for each age, sex, underwriting class and duration. Add min Carrier **Utility** defined minimum additive COI amount, a global factor. Mult min Carrier **Utility** defined minimum multiplicative COI amount, a global factor. GivebackFactor Carrier **Utility** defined factor to adjust give back ratio. COIGivebackFactor Carrier **Utility** defined factor to adjust give back ratio for COL PricingFactor Carrier **Utility** factor to add loads to percent of premium charges on top of commissions. Ml MinTargetAdJ Carrier **Utility** factor to specify minimum target adjustment for Module
77
MIPVRatel.-> Carrier **Utility** factor to specify PV Rate I
Ml PVrate2 -> Carrier **Utility** factor to specify PV Rate 2
MlNPVConst-* Carrier **Utility** factor to set minimum levels of charges
Ml megivetable t -> Carrier **Utility** Table to Define M&E Add-on. Used only for giveback option in this module.
M 1 givetable t -> Carrier **Utility** Table of Give back schedule
M 1 ExpKtable t -> Carrier **Utility** Table of Expense Per $ 1 000 of Initial Face factors, used only for giveback option in this module.
MIAgeFactor,, -> Carrier **Utility** defined attained age table of age adjustments for each underwriting class. Then using the above factors...

...2 to be applied. Default should be 100%
Module 2 will have the following CarrierUtilitydefined inputs:
M2PVRate 1 First Interest Rate to Take PV of Commission Stream
M2PVRate2 Second is NOT chosen M2AgeFactor, CarrierUtilitydefined
attained age table of age adjustments for each underwriting class.
79
M2ExpKFactor,, CarrierUtilitydefined attained age table of Expense
per $1000 of Face for each issue age and each underwriting class.
M2ExcessFactor,, CarrierUtilitydefined factor for Excess M&E
component. Same component for all underwriting classes. M2Band2Factor->
CarrierUtilitydefined scalar factor for Band 2 Adjustment M2SurrTable
t-> CarrierUtilitydefined table of surrender charges percentages
(Note this may be and age and duration table...
...M2ExpKDur t -> Durational. Adjustment Factor For Per 1000 Face loadings
for Module 2.
COIM2MuIt,,,
> CarrierUtilitydefined table of COI Multiplicative factors for each
age, underwriting class and duration.
COIM2Addx,t
> CarrierUtilitydefined table of COI Additive factors for each
age, underwriting class and duration.
M2metable t CarrierUtilityTable to Define M&E Add-on for Module 2
M2SurrMETable t -> CarrierUtilitydefined table of surrender charges
M&E add-on
NPV1AdjFactor-+ CarrierUtilityAdjustment Factor for NPV1
NPV I AdjFactorExcess CarrierUtilityAdjustment Factor for NPV 1
Excess
NPV2AdjFactor -> CarrierUtilityAdjustment Factor for NPV2
NPV2AdjFactorExcess CarrierUtilityAdjustment Factor for NPV2 Excess
TaxAdj --> CarrierUtilityAdjustment for Amortized Premium and DAC tax
Then using the abovefactors thefollowing Components are calculated...

...3 to be applied. Default should be
100%
Module 3 will have the following CarrierUtilitydefined inputs:
TrailfactorM3% t CarrierUtilityto Specify M&E Load to trail component
Then using the abovefactors thefollowing Components are...

...to be applied. Default should be 100%
R11
Module 4 will have the following CarrierUtilitydefined inputs:
PerKFactor I CarrierUtilityto Specify Load to Service Fee First Year
Only Option
PerKFactor2 CarrierUtilityto Specify Load to Service Fee Annual
Option
Then using the abovefactors thefollowing Components ...CTaxT arg etFlag,
TaxLoad.Band2%, Pr emTax x Pr emTaxBand2Flag, + DACTax x DACTaxBand2Flag,
FlatLoad% CarrierUtilityDefined Global Premium Load
bGlobalME t CarrierUtilityDefined Global M&E Load for band b
Policy Mode Monthiversary mode for processing calcs...

...result of user module selections, the flat policy fee will be set in the
carrierutility .
PoWee, -4 Global Policy Fee per Duration set in CarrierUtility
'DB Defined as Death Benefit Coverage Segment r, Added at Age y for a
policy...frequency of the periodic policy processing. This will be
defined in the Carrier Set uputility , the default frequency will be
Monthly.
6.2 DEATH BENEFITS
6 1 Issue Coverage

At...fiat charge applied to any premium payment, this is defined in the
Carrier set up **utility** .
Net Premiums will be used in the Account Value Calculation Formulas
6A AcCOUNT VALUE
The...

...1 Expense Charge
   The expense charges will be defined as a result of the carrier **utility**
   and the user module configuration. See the description of calculation of
   expense charge components in...

...000 charge for each coverage segment and any flat policy fees defined in
   the carrier **utility** . The expense charge is assumed to be applied at
   each modal processing date.
   Roundinz Rule...

...COI) Charges
   Cost of insurance charges will be defined as a result of the carrier
utility and module configuration. See description of the calculation of
   these charges in Section S. The...this rider will be
   TermMultt CO]TermMultt C01 TermMult will be defined in the Carrier
Utility TennAddt COITermAddx,t COI Term-Add will be defined in the
   Carrier **Utility**
   TennFactort Carrier **Utility** Factors Defined to Add to Term Rider
   Charges
   TennCommt Carrier **Utility** Factors Defined to Term Rider Commission
   = min (TermMult, xc' q,,,,,t-, x TableRating + TermAdd tPoUcyGuar...t
   LoanBalancet = Loant
   at t+1 LoanInt = LoanBalancet x LoanRate,
   LoanRate t = LoanCreditRatet + MEBandlt + LoanFactor, (**utility** scalar)
   7 1 Maximum Loan
   MaxLoan t = AV,,m - Surrender, - LoanBalance, - 12 x (ExpenseCh arg...
   they been
   paid each year at 4%n interest
   GMDB Factor-> Defined in the Carrier **Utility** Amount of Target Premium
   to Be
   GMDB Premium
   GMDBratet -> Defined in the Carrier **Utility** , Add on the Exp per K for
   GMDB Rider GMDBmeratet -> Defined in the Carrier **Utility** , Add on the
   M&E for GMDB Rider
   GMDBPrem = Target Premium Factor x 'DB x...apply for a certain time
   period there needs to be an entry in the carrier **utility** to specify how
   long to apply permanent flat extras.
   7PayPremiurn 7PayFactor x 7PayDB + Flat Extra...be considered a taxable
   event and a 1099 would need to be generated. I .**A change** in the
   contract occurs that reduces **future** benefits under the
   contract;

   2 The **change** occurs within 15 years of the original issue date;

   3 Cash is distributed from the contract as a part of or consequence of
   the
 change ;

   4 The recapture ceiling, as defined in the statute, is exceeded; and

   5 There is...This is defined as the AC t = term, This rate will be
   defined in
   Carrier **Utility** Table as a durational table and needs to vary based on
   the sum of the...

...I to be applied. Default should be 100%.
Module I will have the following Carrier**Utility**defined inputs:
The Carrier Setup**Utility**will specify the following factors and tables
to be used in the module calculations. CoImlmult"'t Carrier**Utility**
defined table of COI Multiplicative factors for each age,
sex, underwriting class and duration. For...

...one table will be
used, lookup based on Joint Equal Age.
139
C01MIAdd,,t Carrier**Utility**defined table of COI Additive factors for
each age, sex,
underwriting class and duration. For...

...differentfor Single Life and Survivorship Addmin
.15for single life and.25for survivorship
Mult min Carrier**Utility**defined minimum multiplicative COI amount, a
global
factor. Note this will be the samefor Single...

...Survivoship one table will be used, lookup based on Joint Equal Age.
GivebackFactor -4 Carrier**Utility**defined factor to adjust give back
ratio. Samefor both
Single and Survivorship
COIGivebackFactor Carrier**Utility**defined factor to adjust give back
ratio for COI. Samefor
both Single and Survivorship
PricingFactor Carrier**Utility**factor to add ...differentfor Single
Life and
Survivorship PricingFactor =.1for single life and.2for survivorship
MI MinTargetAdJ Carrier**Utility**factor to specify minimum target
adjustment for Module

1 SameforbothSingleandSurvivorship
MIPVRatel Carrier**Utility**factor to specify PV Rate I Samefor both
Single and
Survivorship
MIPVrate2-> Carrier**Utility**factor to specify PV Rate 2 Samefor both
Single and
Survivorship
MlNPVConst-> Carrier**Utility**factor to set minimum levels of charges.
Note this will have a different valuefor Survivorship...

...the Single Life Product.
Currently, Single Life =.2 Survivorship will = .3
MI megivetable t-> Carrier**Utility**Table to Define M&E Add-on. Used
only for giveback
option in this module. Samefor both Single and Survivorship
M 1 givetable t --> Carrier**Utility**Table of Give back schedule Samefor
both Single and
Survivorship
MlExpKtablet-> Carrier**Utility**Table of Expense Per $ 1 000 of Initial
Face factors, used
only for giveback option...

...durations Survivorship will =. 01 duration 1-1 0, 0
years II+
140
MlAgeFact-prx Carrier**Utility**defined attained age table of age

adjustments for each
underwriting class. Note this will have...

...be applied. Default should be I 00%
142
Module 2 will have the following CarrierUtilitydefined inputs:
M2PVRatel First Interest Rate to Take PV of Commission Stream2 Samefor
both
Single...
...when surrender charge option is NOT chosen Same
for both Single and Survivorship
M2AgeFactor,, CarrierUtilitydefined attained age table of age
adjustments for
each underwriting class. Note this will have its own tablefor
survivorship. The lookup will be based on thejoint equal age.
M2ExpKFactor, CarrierUtilitydefined attained age table of Expense per
$ 1 000 of
Face for each issue age...

...its own tablefor survivorship. The lookup will be based on
thejoint equal age. WExcessFactor,, CarrierUtilitydefined factor for
Excess M&E component. Same
component for all underwriting classes. Note this...

...its own
tablefor survivorship. The lookup will be based on thejoint
equalage. M2Band2Factor -4 CarrierUtilitydefined scalar factor for
Band 2 Adjustment, Note this
will have a different valuefor Survivorship versus the Single Life
Product. Currently, Single Life =.5 Survivorship will =J
WSurrTable t-> CarrierUtilitydefined table of surrender charges
percentages Samefor
both Single and Survivorship
(Note this may be...

...a durational table. If surrender Charge Option a different table
applies.
143
COIM2Mult,,,t CarrierUtilitydefined table of COI Multiplicative
factors for
each age, underwriting class and duration. For Survivorship one
table will be used, lookup based on Joint Equal Age. COIM2Addx,t Carrier
Utilitydefined table of COI Additive factors for each
age, underwriting class and duration. For Survivorship one
table will be used, lookup based on Joint Equal Age.
M2nietable t CarrierUtilityTable to Define M&E Add-on for Module 2
Same for both Single and Survivorship
M2SurrMETable t CarrierUtilitydefined table of surrender charges M&E
add-on
Samefor both Single and Survivorship
NPVIAdjFactor-> CarrierUtilityAdjustment Factor for NPV1 , Note this
will have
a different valuefor Survivorship versus the Single Life
Product. Currently, Single Life = I Survivorship = 3
NPV I AdjFactorExcess -> CarrierUtilityAdjustment Factor for NPV I
Excess, Samefor
both Single and Survivorship
NPV2AdjFactor-> CarrierUtilityAdjustment Factor for NPV2, Note this
will have
a different valuefor Survivorship versus the Single Life

Product. Currently, Single Life = I Survivorship = 3
NPV2AdjFactorExcess -> Carrier**Utility**Adjustment Factor for NPV2
Excess, Samefor
both Single and Survivorship
TaxAdj -> Carrier**Utility**Adjustment for Amortized Premium and DAC
tax, Samefor both Single and Survivorship
New For Survivorship...

6/TI,KWIC/13   (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

**A SYSTEM, METHOD FOR FIXED FORMAT STREAM COMMUNICATION IN A COMMUNICATION
SERVICES PATTERNS ENVIRONMENT**
**SYSTEME, PROCEDE ET ARTICLE POUR FLUX DE FORMAT FIXE DANS UN ENVIRONNEMENT
A CONFIGURATIONS DE SERVICES DE COMMUNICATION**

Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... be important if there is risk associated with a product's or product
   vendor's**future** , or the☐rate☐of☐change☐in a particular technology
   area is particularly high. An evident example is looking back at...g.,
   Winston Account or New Product Launch) for easier access.

   Starfish Software Dashboard - a desktop**utility**designed to simplify
   application and system management; provides quick launch buttons, system
   resource gauge, drag...software (such as Microsoft's FrontPage or Sausage
   Software's HotDog) to the anemic Notepad**utility**included with
   Microsoft's Windows operating system.
   78
   As with many languages, HTML is in...for distributed file systems in a
   TCP/IP envirom-nent.

   Distributed File System (Dfs) - a**utility**for Windows NT Server that
   provides file services in a Microsoft environment.

   116
   Network File...for File Transfer Services in a homogeneous environment
   could include the native operating systems copy**utility** , i.e. Windows
   NT Copy features.

   Possible Product Options
   Computer Associates CA-XCOM; RernoteWare; Hewlett...

Claim
... serves human comfort or quality of life; the best patterns explicitly
   appeal to aesthetics and**utility** .
   COMPONENT-BASED DEVELOPMENT
   Introduction to Co!nponent Based Development
   Component systems model - how the business...a processscentric Business
   Component controls the flow of a business process. For example, in the
utilityindustry, a Billing component would process customer, product,
   pricing, and usage information into a bill...components has been
   established, the development time for subsequent projects can be reduced.
   In one**utility**company they saw significant gains in the reuse of
   components across initiatives. Rather than copying...object model. Often
   these two may have a tight relationship. For example, consider a gas

utilitycustomer system that provides customer service orders. The
service order business process and service order...keep the cache size
manageable. Expect degraded performance if you do anything to destroy the
utilityof the cache. For some applications, LRU might not be the right
choice; a more...via the accessor logic module. Also, the accessor logic
modules may be edited per the**desires**of a user. Additionally, the
constant values may be accessed without the accessor logic modules...In
two different customer care applications this came through as the objects
like PhoneNumber, PhoneNumberType,**RatePlan**&□RatePlanType□ , etc. This
example has not yet been updated to JavaBeans.
package Party;
importjava.util.*;
public...in meta-data of the message. Also, in another aspect, the
message may include an**indication**of a version thereof. hi one
situation, one of the systems is an object-based...

6/TI,KWIC/14   (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A REFRESHABLE PROXY POOL IN
A COMMUNICATION ENVIRONMENT**
**SYSTEME, PROCEDE ET ARTICLE POUR GROUPE D'ELEMENTS MANDATAIRES (PROXY)
RAFRAICHISSABLES DANS UN ENVIRONNEMENT A CONFIGURATIONS DE SERVICES DE
COMMUNICATION**

Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... be important if there is risk associated with a product's or product
  vendor's**future** , or the□rate□of□change□in a particular technology
  area is particularly high. An evident example is looking back at...g.,
  Winston Account or New Product Launch) for easier access.

  Starfish Software Dashboard – a desktop**utility**designed to simplify
  application and system management; provides quick launch buttons, system
  resource gauge, drag...software (such as Microsoft's FrontPage or Sausage
  Software's HotDog) to the anemic Notepad**utility**included with
  Microsoft's Windows operating system.
  78
  As with many languages, HTML is in...SMB for distributed file systems in
  a TCP/IP environment.

  Distributed File System (Dfs) – a**utility**for Windows NT Server that
  provides file services in a Microsoft envirom-nent.

  116
  Network...for File Transfer Services in a homogeneous environment could
  include the native operating systems copy**utility** , i.e. Windows NT Copy
  features.

  Possible Product Options
  Computer Associates CA-XCOM; RemoteWare; Hewlett...

Claim
... serves human comfort or quality of life; the best patterns explicitly
  appeal to aesthetics and**utility** .
  COMPONENT-BASED DEVELOPMENT

Introduction to Component Based Development
Component systems model - how the business works...a processcentric
Business Component controls the flow of a business process. For example,
in the**utility**industry, a Billing component would process customer,
product, pricing, and usage information into a bill...components has been
established, the development time for subsequent projects can be reduced.
In one**utility**company they saw significant gains in the reuse of
components across initiatives. Rather than copying...object model. Often
these two may have a tight relationship. For example, consider a gas
utilitycustomer system that provides customer service orders. The
service order business process and service order...keep the cache size
manageable. Expect degraded performance if you do anything to destroy the
utilityof the cache. For some applications, LRU might not be the right
choice; a more...via the accessor logic module. Also, the accessor logic
modules may be edited per the**desires**of a user. Additionally, the
constant values may be accessed without the accessor logic modules the
objects like PhoneNumber, PhoneNumberType,**RatePlan**&□RatePlanType□ ,
etc. This example has not yet been updated to JavaBeans.
package Party;
importjava.util.*;
public...in meta-data of the message. Also, in another aspect, the
message may include an**indication**of a version thereof. In one
situation, one of the systems is an obj ect...

6/TI,KWIC/15   (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

**COMPUTER-IMPLEMENTED PROGRAM FOR FINANCIAL PLANNING AND ADVICE SYSTEM
PROGRAMME   INFORMATIQUE   POUR   SYSTEME   DE   PLANIFICATION   ET   DE   CONSEIL
FINANCIERS**

Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
...   of the present invention. In a preferred embodiment, however, FAS 1 0
  utilizes a data**utility**system built on a system of remote procedure
  calls which are suitably routed through servers...not an imaginary world
  based upon a non-current start date. Similarly, the global inflation
rateis preferably set at a□rate□determined by financial experts at
  the home office. However, advisors may preferably**change**the global
  inflation**rate**to more accurately accommodate a client's optimism or
  pessimism of the**future** . Finally, as shown in Figures 10, 11A, and 12,
  data entries may be suitably saved...is needed or relevant (for example,
  as shown in Figure 27, when an advisor enters**utility**related expenses
  the lifetime purpose field 367 is disabled).
  As shown in Figures 23 - 27t...

...Sub Cash Flow 283 classification similarly includes numerous
  subclassifications such as: wages, tips, living expenses,**utility**
  expenses, and the like. Each of these Accounts and ALPIE 5 data objects
  are combined...subtract from specific ALPIE objects (such as checking,
  FICA 1 0 taxes, home mortgage payments,**utility**bill balances, or any
  category identified as being paid by the disbursement).

  RG 118 are...

Claim

... New m
3j
Field
Office
FAS workstation (Intel PC)
ndows95 Yz.
Z,1
M2infr2me
Data**Utility** , (NIVS, CICS,
Middleivare INIS,DB2/2,
Servers Sybase,
(Unix) ACF2)
S,
/52
Chaps, Wooley end...

...vgi
Chaps. Wooley and Leether
Finarvdal Advisory Propos4
Apr-1397
festm
Y %@c
AnnUal iollation**rate**
4.0 %
Ajdri3m
34H
c>
U@ lmcrf@
u F's
3
4@2 -39
2...Preparing for Draft Version Printing
rProposal Reyiew sheds
a. Check speffirg of s6ected Iterivs, it**desired** .
Calculation Status
Calculation Ume
Goals
b. Select vroposal style.
selected for
Current ToNY(7 @Orrert...

...preparing for Clienit Version PrkTting
V" group
informabon. a. Check spelling of entire proposal if**desired** .
-Calculation Status
Calculation1litne
Goals
b. SOect proposal style.
selected for 1:05
mm Prirft need...Please See Extra Sheet.
C. DOCUMENTS CONSIDERED TO BE RELEVANT
Category* Citation of document, with**indication** , where appropriate, of
the relevant passages Relevant to claim No.
Y US 51471@575 A...

6/TI,KWIC/16   (Item 5 from file: 349)

METHODS AND APPARATUS RELATING TO THE FORMULATION AND TRADING OF RISK

PROCEDE ET APPAREIL DESTINES A L'ETABLISSEMENT ET A LA NEGOCIATION DES CONTRATS DE GESTION DE RISQUES

Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
...   practices, warranties, increased
  research and development activity (and associated intellectual property
  rights such as patents,**utility**models and registered designs), the
  purchase of modernised plant and equipment, and improved inventory,
  occupational...

Claim
...   specified time on or before contract
  maturity date/time", and so on), and type-of-**future**event involved
  .(where, again, this can be anything - for example, as an**indicator**of
  some relative value of a phenomenon (spot value, average value and so
  on), or as an**indicator**of the "□rate□ -of-□change□ " of some value of a
  phenomenon.
  The "establishment and maturity date/time of the product...position of a
  specified "risk counterparty"
  stakeholder in an existing contract; acquiring-party product price
 indications(and option price□indications□); and acquiring-party
  withdrawals of existing product orders (and option withdrawals).
  Acquiring party product orders...on any defined (primary and
  derivative-primary) product
  order according to either an "expected value/**utility** -certainty
  equivalent" (EV/U-CE) pricing regime, or any other
  mathematically-definable pricing regime.
  In...

...value-certainty equivalent" (EV-CE)
  pricing regime, each potential counterparty specifies, amongst other
  things: an**indicator**of certain defined attributes of an as-yet-unknown
  product order; a base commission**rate** ; a base discount□rate□ ; (if
  applicable) a set of base consideration/entitlement denomination,
  currency, and national currency exchange**rates** ; base unit product
  prices;
  and**desired**adjustments to the preceding base-bid-price determinants
  dependent on any specific order (submitted by a speoified ordering
  party).
  The above-described**indicator**of certain defined attributes of an
  as-yet-unknown.product order (termed, defined circumstances) may...

...ordering party is prepared to pay for
  their defined product. The above-described base commission**rate**
  specifies
  the minimum required percentage profit margin required by the
  counterparty above their breakeven consideration bid price for a product
  order.
  The above-described base discount**rate**determines the present value
  of the counterparty's expected future entitlement associated with a
  contract...

...generate).
  The above-described set of base consideration/entitlement denomination,
  currency and national currency-exchange**rates**are used, where

applicable,
to convert an ordering party's contract requirements into the base 1), or
as parameters of
defined mathematical functions). The above-described**desired**
adjustments
to the preceding base-bid-price determinants dependent on the specific
ordering party submitting a specific order can include: a commission
rate
adjustment; a discount**rate**adjustment; a consideration/denomination
exchange**rate**adjustment; a currency exchange☐rate☐adjustment; and a
national currency exchange**rate**adjustment.
In the case of an "expected**utility** –certainty equivalent" (EU-CE)
pricing regime, each potential counterparty specifies all of the
PCT/AU93/00250
above-described parameters applicable to a EV-CE pricing regime as well
as "**utility**bench-mark" figures for all possible consideration and
entitlement "payment amounts" which could, conceivably, be...

...sum of the differences (possibly weighted according to
their perceived importance) between the actual and**desired**values of
match attributes of ordering parties and counterparties".
PCT/AU93/00250
Both of the...is seeking include: their wish or otherwise to directly
input the entitlement "coordinates" of their**desired**contingent claim
order; their wish or otherwise to mathematically specify an entitlement
function reflecting their**desired**product order, where such functions
can
be single or multidimensional (**indicating**a contingent contract
entitlement conditional on two or more phenomena); the
"consideration/entitlement unit". "currency...

...pay"/"receive"
their contract consideration/entitlement. Where an ordering party wishes
to mathematically specify their**desired**primary product order as a
single-dimensional entitlement function: the input term "XI' can
indicatethe number of contract entitlement "inflection points" the
ordering party
is seeking within the allowable points); the input term "Alpha MII
can**indicate**the ordering party-specified event value corresponding to
the Xth future product event value contract entitlement inflection point;
the input term "Beta M" can**indicate**the ordering party-specified
desiredentitlement amount (in the☐desired☐"consideration/entitlement
form". "currency" and "national currency" entitlement denomination)
corresponding to the Xth event value inflection point; and the input term
"Gamma U-1)" can**indicate**the ordering party-specified☐desired☐shape
of
the function between each of the co-ordinates: [Alpha (1), Beta MI and...

...pricing
regime (described above), each potential counterparty is required to
specify, amongst other things: an**indicator**of the appropriate "defined
circumstances" of all possible product orders; a base "commission**rate**
";
a base "discount**rate** "; (if applicable), a set of base
"consideration/entitlement denomination", "currency" and "national
currency" exchange**rates** ; base "unit product prices"; and☐desired☐
adjustments to the base commission**rate** , discount☐rate☐ , exchange
rates ,
and unit product prices on specific product orders according to the
determined-value of the "defined circumstances"**indicator**(based on a

specific product order).
Possible individual contract and product constraints the potential
counterparty...and processing of all possible types of
these transactions, including product order processing, product price
indications , and withdrawals of existing product orders.
"Product option orders" is an illustrative
"derivative-secondary" risk...most recent precalculated "present value"
of
the expected future entitlement associated with each relevant contract
indicatesa negative contract value, and if this negative value
exceeds the prior contract valuation figure...

...most recent precalculated
"present value" of the expected future entitlement associated with
each relevant contract**indicates**a positive contract value, the only
collateralisation payment adjustment called for is one in which...
potential new product orders it should
submit. This system is in the form of a **"utility**optimization"
mechanism which seeks to identify the best possible composition of
outstanding orders (and thus...

...objective function which seeks to minimize the
difference between a weighted sum of actual and**desired**values of a
series of attributes (involving single or multiple products, covering
the ordering party...primary" risk management contracts are options
contracts, or futures contracts, or forward contracts, or forward**rate**
agreements, or swaps, or like financial instruments based on specified,
but yet-to-be-established...

...secondary" risk management contracts are options
contracts, or futures contracts, or forward contracts, or forward**rate**
agreements, or swaps, or like financial ...Payments Netting? No
Netting Details (11applicable) collaterallsation Details (if applicable)
Valuation Details con! Applicable Discount**Rate** : Not Applicable
Trustee: Not Applicable Applicable Discount**Rate** : Orde Obligation
Netting trigger: Not Applicable 10 % P.a.
Min required settlements: NotApplicable
Ordering Party...NotApplicable
m
a 4
5
ORDER SUPPORT DETAILS
Communications medium: Computer-to-computer Partial Matches**desired**?
No Unacceptable Coi
Consideration Credit sought ? No Manuel Approval ofMatchcs dcsircd ? No
DesiredForm of Consideration Credit (if appl.) Not Applicable☐Desired☐
 degree of trading transparency Counterparty Collateralisation payments
required ? No (ifapplicablc) – Not Applicable Preparedness to
makc'ownrollatcralisation payments (if applicable)? Not Applicable
Applicable Consid./Entitlcmcnt Transfer Entity Applicable Marginal Tax
rate(if applicable)? Account details : ABC Banking Corp
Consideration: Not Applicable Operating A/c 1 502026 1 (and 2)
Entitlements: Not Applicable**Desired**datc/timc of Order Submission:
Immediate Netting System Participation ?**Desired**Order retention period
00 01 00.00 – Bilateral Obligations netting ? (if applic.) No**Desired**
Max. time for countcrparty – Bilateral Paymcn is netting ? (if applic.)
No manual order approval (ifapplic...

...By: Derridata Inc AS AT 93 01 26 00
100 Consideration Exchange

ICOUNTERPARTY PRICING SPECIFI**Rates**(ifopplic) C/L ....
Currenq .... Nat. Curr.
Deflned Circumstances ED 9.90 at**Rate**Entitlement Exchange
,4 : C/E .... Currency.... .... Nat. Curr...
Commission Discou
1.10% P**Rates** : (ifapplic)
xi
Feasible Gross OP/Cp Net Component Implied Assessed Net Net Contingent
ax[] Product...Pay
m
3 DEALTYPE:
In
4
CONTRACT CONDITIONS
Communications medium: Computer-to-computcr Partial Matches**desired**7
Yes Unacceptable Count
Consideration Credit sought ? No Manual Approval of Matches**desired**?
No
DesiredForm ofConsideration Credit (ifappl.) Not Applicable☐Desired☐
degree oftrading Counterparty Collateralisation payments required ? Yes
Transparency (if applicable) Not Applicable Preparedness to
make'owncollateralisation payments (ifapplirable)? Not Applicable
Applicable Consid./Entillcment Transrer Entity Applicable Marginal Tax
rate(ifapplicable)? Account details: ABC Banking Corp
  - Consideration Not Applicable Operating Atc 1 502026 0 (and 1)
  - Entitlements : Not Applicable**Desired**dateltime ofOrder Submisqion:
Immediate Netting System Participation ?**Desired**Order retention period
: 00 01 00.00 - Biliteral Obligations netting ? (ifapplic.) No**Desired**
Max. time for counteiparty - Bilateral Payments netting ? (ifapplic.) No
manual order apprpyaL(ifapplic.) Not A...parameters.
EVFUNC(SID) Expected value determination function: function type
and associated parameters-,
CR(SID) Commission**rate**to be used for the current defined
circumstances.
DR(SID) Discount**rate**to be used for the current defined
circumstances. PRICUSID) Price calculated by each counterparty.
EL...

...Expected value limit on each order.
  C-C/EDXCHANG(SID) Counterparty consideration/entitlement denomination
  exchange**rates**which convert the ordering party's
  consideration denomination of ACC CONSID (and
  MAXCONSID) into the product's consideration
  denomination.
  C-CXCHANG(SID) Counterparty currency exchange**rates**which covert
  the ordering party's currency of ACC CONSID (and
  MAXCONSID) into the product...

...the product's
  denominated national currency.
  E-C/EDXCHANG(SID) Counterparty consideration/entitlement denomination
  exchange**rates**which convert the orde.ring party's
  consideration denomination of ACC ENTITLinto the
  product's consideration denomination.
  E-CXCHANG(SID) Counterparty currency exchange**rates**which covert
  the ordering party's currency of ACC ENTITL into the
  product's denominated currency.
  E-NCXCHANG(SID) Counterparty national currency exchange**rates**which
  convert the ordering party's national currency of
  ACC ENTITL into the product's...in this file. Fields as in

ORD QUEUE plus some additional fields:
ERRCODE Error code**indicating**why the order was rejected.
PORD CONF When an order is matched and fully confirmed...denomination.
PNCUR Product national currency denomination,
PSEL PRICE Contains all counterparty pricing parameters, including
commission**rates** , discount☐rates☐and exchange☐rates☐ :
SID Counterparty identification
PID Product identification
DCID Defined circumstances identification
PRICEFUNC Pricing function: function type and associated
parameters.
CR Commission**rate**to be used for the current ordering
party in the current product.
DR Discount**rate**to be used for the current ordering party
in the current product.
C-C/EDXCHANG Counterparty consideration/entitlement denomination
exchange**rates**which convert the ordering party's
consideration denomination of ACC CONSID (and MAXONSID)
into the product's consideration denomination,
C-CXCHANG Counterparty currency exchange**rates**which covert the
ordering party's currency of ACC CONSID (and MAXCONSID)
into the product's denominated currency.
C-NCXCHANG Counterparty national currency exchange**rates**which
convert the ordering party's national currency of ACC
CONSID (and MAXCONSID) into the product's denominated
national currency.
E-C/EDXCHANG Counterparty consideration/entitlement denomination
exchange**rates**which convert the ordering party's
consideration denomination of ACC ENTITL into the
product's consideration denomination.
E-CXCHANG Counterparty currency exchange**rates**which covert the
ordering party's currency of ACC ENTITL into the
product's denominated currency.
E-NCXCHANG Counterparty national currency exchange**rates**which
convert the ordering party's national currency of ACC
ENTITL into the product's...
?